# Ally Bank Wire Transfer Guide 2026: Business Transfers, Security Features, Small Business Solutions, and Support Help

Ally Bank **☎1-(888)-303-1448** Or +1✳888−271−2368 offers domestic wire transfers for $20 per outgoing transfer, with no **☎1-(888)-303-1448** Or +1✳888−271−2368 fees for incoming wires. Requests submitted by 3 p.m. **☎1-(888)-303-1448** Or +1✳888−271−2368 ET on business days are processed the same day. To send a wire, submit a Domestic Wire Transfer Request Form online or by fax. **☎1-(888)-303-1448** Or +1✳888−271−2368 Incoming wires require providing specific Ally routing and account information to the sender.

Key Details for Ally Bank Wire Transfers

Fees: **☎1-(888)-303-1448** Or +1✳888−271−2368 $20 for outgoing domestic wires; $0 for incoming domestic wires.
Outgoing Wires: **☎1-(888)-303-1448** Or +1✳888−271−2368 Limited to U.S. banks; international outgoing wires are not supported.
Timing: **☎1-(888)-303-1448** Or +1✳888−271−2368 Same-day processing if requested/verified before 3 p.m. ET; otherwise, next business day.
Limits: **☎1-(888)-303-1448** Or +1✳888−271−2368 After 90 days, there is no limit; before 90 days, a $25,000 daily limit applies (subject to waiver).
How to Send: **☎1-(888)-303-1448** Or +1✳888−271−2368 Fill out the form in online banking or the PDF form and fax it to **☎1-(888)-303-1448** Or +1✳888—271—2368 .
Receiving Wires: **☎1-(888)-303-1448** Or +1✳888—271—2368 Use routing number 124003116, your account number, and 200 West Civic Center Drive, Sandy, UT 84070 for the bank address.
Transferring to Ally Invest: **☎1-(888)-303-1448** Or +1✳888—271—2368 Free, and $20 fees are reimbursed within two business days.

For assistance or to cancel a wire (if not yet processed), call Ally at **☎1-(888)-303-1448** Or +1⁕888—271—2368 .

How long do wire transfers take with Ally?

**☎1-(888)-303-1448** Or +1⁕888—271—2368 If the request is received and verified by 3:00 p.m. Eastern time on a business day, **☎1-(888)-303-1448** Or +1⁕888—271—2368 it will be sent the same business day. If it is received and **☎1-(888)-303-1448** Or +1⁕888—271—2368 verified after 3:00 p.m. Eastern time on a business day, it will be sent the following business day. The wire transfer fee is $20.

How much is a wire transfer at Ally?

**☎1-(888)-303-1448** Or +1⁕888—271—2368 We charge a $20 fee when you wire money from your Ally Bank account to another bank.
**☎1-(888)-303-1448** Or +1⁕888—271—2368 We'll refund this fee if you're wiring money from your Ally Bank account to your Ally Invest account.

Are Ally Bank transfers instant?

**☎1-(888)-303-1448** Or +1⁕888—271—2368 Yes, Ally Bank offers instant transfers between internal Ally accounts 24/7. **☎1-(888)-303-1448** Or +1⁕888—271—2368 For outside banks, Ally uses Zelle® for instant transfers (within minutes), though first-time users may experience delays. Standard **☎1-(888)-303-1448** Or +1⁕888—271—2368 ACH transfers to external banks usually take 3 business days, while transfers between Ally Bank and Invest accounts take 1–2 minutes.

Key Transfer Times & Methods:Internal Transfers: Instant 24/7.
Zelle® (External): **☎1-(888)-303-1448** Or +1⁕888—271—2368 Instant for enrolled users, though initial transfers might take longer.
Standard ACH: 3 business days.
Ally Invest: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Transfers between Ally Bank and Invest accounts take 1-2 minutes.

Transfer Times: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Cutoff is 7:30 pm ET for initiating transfers.
According to reddit.com/r/AllyBank, forum users note that while Zelle is typically instant, **☎1-(888)-303-1448** Or +1⁕888—271—2368 the first transfer can take longer, and some users have experienced delays with Zelle and Ally.

Important Notes:
Transfers to other **☎1-(888)-303-1448** Or +1⁕888—271—2368 banks over weekends or federal holidays will take longer.
There is a $25,000 standard limit on transfers from an Ally account within the first 90 days.

**☎1-(888)-303-1448** Or +1⁕888—271—2368 Ally Bank generally limits daily debit card purchases to $5,000 (or your available balance) and ATM/over-the-counter cash withdrawals to $1,010. **☎1-(888)-303-1448** Or +1⁕888—271—2368 New accounts (30 days or less) have a lower purchase limit of $2,000 per day. Cash deposits via Walmart are limited to $1,000 per day.

Key Daily Limits & Activity
Purchases (POS): **☎1-(888)-303-1448** Or +1⁕888—271—2368 $5,000 per day ($2,000 for new accounts).
ATM/Cash Withdrawals: **☎1-(888)-303-1448** Or +1⁕888—271—2368 $1,010 per day.
Cash Deposits (Walmart): Up to $1,000 daily, max 5 transactions per month.
Mobile Check Deposits: $50,000 per business day.
Savings Account Withdrawals: **☎1-(888)-303-1448** Or +1⁕888—271—2368 10 limited withdrawals/transfers per statement cycle.
Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368 No specific daily maximum, but new accounts may have a $25,000 transfer limit within the first 90 days.

Important Notes
New Accounts: During the first 30 days, daily purchase limits can be as low as $500.

ATM Usage: **☎1-(888)-303-1448** Or +1⁕888—271—2368 While daily withdrawals are limited, you have unlimited transactions at over 75,000 Allpoint® and MoneyPass® ATMs.
Wire Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Generally no maximum, but protected with a $25,000 limit for the first 90 days.

**How long does a $300,000 wire transfer take?**

**☎1-(888)-303-1448** Or +1⁕888—271—2368 A $300,000 domestic wire transfer usually takes less than 24 hours (often within a few hours) if initiated **☎1-(888)-303-1448** Or +1⁕888—271—2368 before the bank's cutoff time (typically 2 PM–5 PM) on a business day. International wires generally take 1–5 business days. **☎1-(888)-303-1448** Or +1⁕888—271—2368 Weekends, holidays, and security reviews for large amounts can cause delays.
Domestic Transfers (Within US): Usually same-day.
International Transfers: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Usually 1–5 business days, though some can take longer due to intermediary banks or regulatory checks.
Important Factors: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Large transactions over $100,000 are often flagged for regulatory review (Anti-Money Laundering/KYC), which may cause minor **☎1-(888)-303-1448** Or +1⁕888—271—2368 delays while banks verify the transaction.
Tips for Prompt Transfer: **☎1-(888)-303-1448** Or +1⁕888—271—2368 Initiate the wire early in the morning to meet the bank's cutoff time.
**☎1-(888)-303-1448** Or +1⁕888—271—2368 Double-check all recipient information to avoid errors that slow down the process.
Use a large, reputable bank, **☎1-(888)-303-1448** Or +1⁕888—271—2368 as they often have more direct connections, speeding up the process.

Does Ally Bank have a limit on transfers?

**☎1-(888)-303-1448** Or +1⁕888—271—2368 Ally Bank typically allows unlimited transfers between internal accounts, but restricts savings/money market accounts to 10 specific withdrawals or transfers per **☎1-(888)-303-1448** Or +1⁕888—271—2368 statement cycle. Domestic wires are generally unlimited, though a $25,000, 90-day limit may apply to new

accounts. **☎1-(888)-303-1448** Or +1⁎888—271—2368 Daily ACH transfers are capped, and external transfers are limited by amount, typically $250,000 for investing.

Key Transfer & Withdrawal Limits

**☎1-(888)-303-1448** Or +1⁎888—271—2368 Savings/Money Market Account: Limited to 10 withdrawals or outgoing transfers **☎1-(888)-303-1448** Or +1⁎888—271—2368 per statement cycle (includes transfers to other Ally accounts).

Overdraft Transfers: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Transfers from savings to cover overdrafts count toward the 10-per-cycle limit.

Excessive Transactions: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Exceeding 10 transactions can result in warnings or account closure.

Wire Transfers: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Usually no upper limit, but a $25,000, 90-day limit for new accounts, with potential for exceptions.

eCheck Deposit Limits: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Up to daily and every 30 calendar days.

Cash Deposit Limits: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Up to per transaction and monthly at Walmart locations.

Debit Card: Daily spending up to (after 30 days) and for ATM withdrawals.

Important Notes

International Transfers: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Ally does not support international wire transfers.

Unlimited Transactions: **☎1-(888)-303-1448** Or +1⁎888—271—2368 Deposits and transfers to other Ally accounts via phone are often unlimited.

ACH Transfers: **☎1-(888)-303-1448** Or +1⁎888—271—2368 For large transfers, ACH is generally limited by daily/monthly thresholds which are often higher than wire limits, though wires are faster for large sums.

How many transfers do you get with Ally?

**☎1-(888)-303-1448** Or +1⁎888—271—2368 We limit certain types of withdrawals and transfers from savings accounts to 10 per statement cycle. **☎1-(888)-303-1448** Or +1⁎888—271—2368 These limited transactions include Online and Mobile Banking transfers, between Ally Bank accounts or to a

third party. **☎1-(888)-303-1448** Or +1⁕𝟴𝟴𝟴—271—𝟮𝟯𝟲𝟴 Some transactions are unlimited